

PREMIER BANK HOLDING COMPANY

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 2815468	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$422	\$357	-15.3%		
Loans	\$296	\$255	-13.9%		
Construction & development	\$52	\$38	-27.2%		
Closed-end 1-4 family residential	\$40	\$35	-12.6%		
Home equity	\$22	\$20	-11.8%		
Credit card	\$0	\$0			
Other consumer	\$4	\$2	-42.2%		
Commercial & Industrial	\$38	\$36	-6.1%		
Commercial real estate	\$125	\$114	-8.3%		
Unused commitments	\$44	\$23	-47.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$7	-72.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$21	\$19	-8.9%		
Cash & balances due	\$59	\$55	-6.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$23	\$18	-18.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$21	\$20	-7.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$392	\$337	-13.8%		
Deposits	\$355	\$299	-15.8%		
Total other borrowings	\$35	\$36	3.7%		
FHLB advances	\$27	\$22	-18.5%		
Equity					
Equity capital at quarter end	\$30	\$20	-34.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	6.6%	5.2%	--		
Tier 1 risk based capital ratio	8.8%	7.5%	--		
Total risk based capital ratio	10.0%	8.8%	--		
Return on equity ¹	-90.6%	-138.6%	--		
Return on assets ¹	-7.2%	-8.9%	--		
Net interest margin ¹	3.6%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	46.2%	34.0%	--		
Loss provision to net charge-offs (qtr)	116.8%	123.5%	--		
Net charge-offs to average loans and leases ¹	9.2%	5.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	16.8%	22.9%	7.6%	3.5%	--
Closed-end 1-4 family residential	4.3%	9.0%	4.8%	1.4%	--
Home equity	2.0%	2.0%	0.1%	1.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	10.0%	0.9%	0.8%	--
Commercial & Industrial	2.9%	6.4%	0.0%	1.2%	--
Commercial real estate	6.2%	13.3%	0.7%	0.6%	--
Total loans	6.7%	11.7%	2.3%	1.3%	--